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& FRIEL LLP

Docket No.: M-8036 US

March 7, 2000

Box Patent Application
Assistant Commissioner for Patents
Washington, D. C. 20231

Enclosed herewith for filing is a patent application, as follows:

Inventor(s): Pallesen, Michael R.; Athavale, Vilas M.; Gunapu, Sridhar

Title: System And Method For Flexible Insurance Rating Calculation

<u>X</u>	Return Receipt Postcard
<u>X</u>	This Transmittal Letter (in duplicate)
<u>15</u>	page(s) Specification (not including claims)
<u>5</u>	page(s) Claims
<u>1</u>	page Abstract
<u>4</u>	Sheet(s) of Drawings
<u>3</u>	page(s) UNEXECUTED Declaration For Patent Application and Power of Attorney
<u>2</u>	Page(s) Information Disclosure Statement
<u>1</u>	page(s) PTO Form 1449 citing 2 references
<input checked="" type="checkbox"/>	Copy(ies) of 2 Cited References submitted

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Respectfully submitted,

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